Page 1, lines 1-2, delete the phrase "FUND-RAISING NETWORK OF COMMUNICATIVELY LINKED COMPUTERS AND METHOD OF FUND-RAISING BY COMPUTER NETWORK" and insert --INTERNET LINKED COMPUTER PERIPHERAL, METHOD OF USING THE INTERNET LINKED COMPUTER PERIPHERAL, AND SYSTEM RELATED THERETO--.

Page 1, line 4, start a new paragraph and insert:

-- CROSS REFERENCE TO RELATED APPLICATIONS

(Claiming Benefit of Priority under 35 USC § 120)

This patent application is a voluntary divisional of U.S. Patent Application Serial No. 08/402,622 filed March 13, 1995 (now pending) and a continuation in part patent application of U.S. Patent Application Serial No. 08/371,109 filed January 11, 1995, now U.S. Patent No. 5,550,561.--

10-5-2000 DO NOT ENTER DRAWING CORRECTIONS JUST MPEP RULE 608.02(r) 121(a)(3)

IN THE DRAWINGS:

Please amend Fig. 3 as indicated in red in the drawing appended hereto.

IN THE SPECIFICATION:

Page 1, line 5, after "**Technical Field:**" insert --This invention relates to a computer peripheral as an input device for personal computer or workstation that simplifies and safeguards the flow of monetary transaction information onto the Internet. The invention also relates to an Internet based method of safeguarding and streamlining the entry of monetary transaction information from information bearing credit or debit cards that include smart cards and a

conventional magnetically striped cards, and a kit related thereto.–

Page 1, line 5, delete "This" and insert –In one embodiment, the–.

Page 4, line 1, after "**SUMMARY OF THE INVENTION**" insert –The present invention provides a computer peripheral as an input device for a personal computer or workstation simplifying and safeguarding the flow of monetary transaction information onto the Internet. The computer peripheral includes a smart card reader for reading credit or debit card information from an information bearing smart credit and/or debit card; and; a secure link to the Internet. The capture of monetary transaction information for Internet transactions is facilitated and the monetary transaction is safeguarded by capture of the information on a transaction by transaction basis.

The secure link to the Internet includes encryption means on the computer peripheral encrypting the credit or debit card information prior to transmission of the credit or debit card information to the personal computer or workstation in one variant. In another variant, the secure link includes encryption means at the personal computer or work station encrypting the credit or debit card information prior to transmission of the credit or debit card information onto the Internet. Dual encryption means are provided on the computer peripheral and the personal computer or workstation safeguarding the monetary transaction information in yet another variant of the invention.

The invention also includes an Internet based method of safeguarding and streamlining the entry of monetary transaction information from information bearing credit or debit cards. The credit or debit card is a smart card and a conventional magnetically striped card. The method includes providing individuals

making monetary transactions with a computer peripheral as an input device for a personal computer or workstation. The computer peripheral has a secure link to the Internet. The computer peripheral also has a magnetic stripe reader or smart card reader for reading information from the credit or debit cards, and a communication link to a personal computer or work station for communicating the credit or debit card information to the personal computer or work station, and the computer or work station has means for communicating the card information to the Internet for further processing. The capture of monetary transaction information is facilitated and the monetary transaction is safeguarded by capture of the information on a transaction by transaction basis.

B4 CONT.

In one variant, the method also includes encrypting or coding at least a portion of the card information entered by respective individuals prior to transmission of the card information to the personal computer or the work station.

In another variant, the method includes encrypting or coding at least a portion of the card information entered by respective individuals prior to transmission of the card information to the Internet.

In yet another variant, the method includes encrypting or coding at least a portion of the card information entered by respective individuals prior to transmission of the card information to the Internet, whereby dual encryption means are provided on the computer peripheral and the personal computer or workstation thus safeguarding the monetary transaction information.

The method also includes presenting credit card or debit card information to the computer peripheral; transferring encrypted credit card or debit card information from the personal computer or work station to the Internet; and, off-

loading the encrypted credit or debit card information from the Internet to a processor. The processor is selected from the group consisting of a card account processor, and a bank credit card or debit card processing device.

In one embodiment, the card information is encrypted at the computer peripheral. In a variant, the card information is encrypted at the personal computer or workstation. In yet another variant the card information is encrypted at both the personal computer or workstation and at the computer peripheral.

The invention also provides a kit for streamlining Internet transactions. The kit includes an Internet linked computer peripheral as an input device for a personal computer or workstation. The computer peripheral includes a magnetic stripe or smart card reader for reading credit or debit card information from an information bearing credit or debit card and a communication link for communicating the credit or debit card information to a personal computer. The kit also includes software that allows the card information to be securely transferred from the computer peripheral to a remote computer other than the personal computer or workstation. The remote computer is communicatively linked to the Internet.

The kit also includes a monitor, speakers, the Internet, and a keyboard. The remote computer is selected from the group consisting of an acquiring bank computer, and a card account processor computer.–

Page 4, line 27, after "computers," insert –the Internet, a card reading computer peripheral, a user's personal computer or workstation–.

Page 5, line 5, after "**EMBODIMENTS**" start a new paragraph and insert:

--The present invention provides a computer peripheral 101 as an input

device for personal computer or workstation 804' simplifying and safeguarding the flow of monetary transaction information onto Internet 301' (Fig. 3). The computer peripheral 101 includes a smart card reader 307 for reading credit or debit card information from an information bearing smart credit and/or debit card; and, a secure link to the Internet 301'. The secure link includes encryption routines on personal computer or work station 804', cursor controlling devices 100 (devices having a card reader 307), other card reading peripheral 101, 101' (Fig. 3), at a remote computer on the networks 301, 301', or combination thereof. The capture of monetary transaction information for Internet transactions is facilitated and the monetary transaction is safeguarded by capture of the information on a transaction by transaction basis.

B6 Cont.

The secure link to the Internet 301' includes encryption means on the computer peripheral 101 encrypting the credit or debit card information prior to transmission of the credit or debit card information to the personal computer or workstation 804' in one variant (Fig. 3). In another variant, the secure link includes encryption means at the personal computer or work station 804' encrypting the credit or debit card information prior to transmission of the credit or debit card information onto the Internet 301'. Dual encryption means are provided on the computer peripheral 101 and the personal computer or workstation 804' safeguarding the monetary transaction information in yet another variant of the invention.

The invention also includes an Internet 301' based method of safeguarding and streamlining the entry of monetary transaction information from information bearing credit and/or debit cards. The credit and/or debit card is a smart card and

a conventional magnetically striped card. The method includes providing individuals making monetary transactions with a computer peripheral 101 as an input device for a personal computer or workstation 804'. The computer peripheral 101 has a secure link to the Internet 301'. The computer peripheral 101, 101' also has a magnetic stripe reader 307 or smart card reader 307' for reading information from the credit or debit cards, and a communication link 102 to a personal computer or work station 804' for communicating the credit or debit card information to the personal computer or work station 804', and the computer or work station 804' has means for communicating the card information to the Internet 301' for further processing. The capture of monetary transaction information is facilitated and the monetary transaction is safeguarded by capture of the information on a transaction by transaction basis.

In one variant, the method also includes encrypting or coding at least a portion of the card information entered by respective individuals prior to transmission of the card information to the personal computer or the work station 804'.

In another variant, the method includes encrypting or coding at least a portion of the card information entered by respective individuals prior to transmission of the card information to the Internet 301'.

In yet another variant, the method includes encrypting or coding at least a portion of the card information entered by respective individuals prior to transmission of the card information to the Internet 301', whereby dual encryption means are provided on the computer peripheral 101 and the personal computer or workstation 804' safeguarding the monetary transaction information.

The method also includes presenting credit card or debit card information to the computer peripheral 101; transferring encrypted credit card or debit card information from the personal computer or work station 804' to the Internet 301' by way of communication link 140; and, off-loading the encrypted credit or debit card information from the Internet 301' to a processor. The processor is selected from the group consisting of a card account processor, bank credit card or debit card processing device, and a credit card or debit card processing device.

In one embodiment, the card information is encrypted at the computer peripheral 101. In a variant, the card information is encrypted at the personal computer or workstation 804'. In yet another variant the card information is encrypted at both the personal computer or workstation 804' and at the computer peripheral 101.

The invention also provides a kit for streamlining Internet 301' transactions. The kit includes an Internet 301' linked computer peripheral 101 as an input device for a personal computer or workstation 804'. The computer peripheral 101 includes a magnetic stripe or smart card reader 307' for reading credit or debit card information from an information bearing credit or debit card and a communication link 102 for communicating the credit or debit card information to a personal computer or work station 804'. The kit also includes software that allows the card information to be securely transferred from the computer peripheral 101 to a remote computer other than the personal computer or workstation 804'. The remote computer is communicatively linked to the Internet 301'.

The kit also includes a monitor 803', the Internet 301', and a keyboard 101',